



NEWTON COMMUNITY DEVELOPMENT BUSINESS LOAN PROGRAMS

SMALL BUSINESS RESOURCE GUIDE

GOVERNMENTAL RESOURCES

Commonwealth of Massachusetts, Business & Economy

<http://www.state.ma.us/bus.htm>

The Business and Economic section of the Commonwealth of Massachusetts website is a listing of links on planning and development for and doing business in Massachusetts. The listing includes links to 29 state agencies and 96 state publications.

Commonwealth of Massachusetts, Department of Economic Development

<http://www.massconnect.state.ma.us/>

The Department of Economic Development is the state agency in Massachusetts that is responsible for job creation and economic development in the Commonwealth. It includes links to economic indicators and data as well as to offices within the department and to “quasi-public” agencies related to economic development (e.g., the Commonwealth Corporation).

EPA Small Business Gateway

<http://www.epa.gov/smallbusiness/>

Links to EPA services for small businesses, such as grants for research and development, guidance on EPA regulations, and more.

MassBedrock.org

<http://www.massbedrock.org/masslinks/>

MassBedrock (Massachusetts Business and Economic Development Reference Online Center for Knowledge) is a service of the University of Massachusetts Amherst Libraries. The digital library consists of several tools to assist you in identifying and retrieving the business information you seek. It is both a database of resources and a directory to guide you to other places and people for further assistance. This site provides links to some of the most prominent business and economic pages related to the Commonwealth of Massachusetts. The sites provide information ranging from statistics and legal information to business assistance and directories.

Commonwealth of Massachusetts, Department of Environmental Protection

<http://www.state.ma.us/dep/>

The Department of Environmental Protection (DEP) is the state agency responsible for ensuring clean air and water, the safe management and disposal of solid and hazardous wastes, the timely cleanup of hazardous waste sites and spills, and the preservation of wetlands and coastal resources. This site is a guide to DEP services, programs and publications.

Commonwealth of Massachusetts, Office of Business Development

<http://www.state.ma.us/mobd/>

This site is useful for its online business assistance guide, which covers most everything having to do with business in Massachusetts, including contacts for more information. The MOBD also provides statewide and local data such as New England regional data from the Bureau of Labor Statistics and data about Commonwealth communities and employment information.

Secretary of the Commonwealth of Massachusetts, Corporations Division

<http://www.state.ma.us/sec/cor/>

The Corporations Division of Secretary of the Commonwealth's Office is the repository for certain records of over four hundred thousand business and nonprofit corporations organized or registered to do business in the Commonwealth. This site provides users with information and forms required to operate a corporation in Massachusetts.

US Business Advisor

<http://www.business.gov/>

Sponsored by the Small Business Administration (SBA), the US Business Advisor exists to provide businesses in all 50 states with one-stop access to federal government information, services, and transactions.

University of Massachusetts Office of Economic Development

Phone: 413/545-4516

oed@admin.umass.edu

<http://www.umass.edu/oed/>

The Office of Economic Development represents the University and works to raise awareness of its resources to regional and community economic development initiatives and Massachusetts firms. This site highlights campus resources, events, grant opportunities, partners and alliances, and OED publications.

Donahue Institute, University of Massachusetts

Phone: 617/287-7054

E-mail: info@donahue.umassp.edu

<http://www.donahue.umassp.edu>

The Donahue Institute is the public service, outreach and economic development unit of the University of Massachusetts President's Office. This site provides contacts and information about the extensive services, business units, publications, and press releases generated by the Institute. Published studies of industries (i.e., environmental, marine, textile and apparel, plastics, etc.) in Massachusetts may be particularly valuable.

PRIVATE & NON-PROFIT RESOURCES

Retailers Association of Massachusetts (RAM)

<http://www.retailersma.org/>

This association, established in 1910, represents the interests of over 1,600 retail businesses in Massachusetts. This site gives information about RAM, its services, and members.

Massachusetts Alliance for Economic Development (MAED)

<http://www.massecon.com/>

The Massachusetts Alliance for Economic Development is a private, non-profit partnership of business, industry leaders, and government dedicated to the economic growth of Massachusetts. The MAED provides information on the Alliance's site finder and information resource services, an industrial park directory, and more. Also included is a link to the Alliance's newly created Massachusetts Economic Development Network (MAEDNet), a web-based service to facilitate state-wide economic development in Massachusetts, including offering links to economic development organizations and calendar.

Smallbiz.fleet.com

<http://www.Smallbiz.fleet.com/>

This website was designed specifically for small business owners and employees.

The.Commonwealth

<http://the.commonwealthmass.com/> (proposed website-not yet up)

The.commonwealth Coalition was formed in 1999 by four statewide associations that represent the information technology industry in Massachusetts: the Massachusetts Software Council (<http://www.swcouncil.org/>), the Massachusetts Interactive Media Council (<http://www.mimc.org/>), the Massachusetts Telecommunications Council (<http://www.masstel.org/>), and the American Electronics Association, New England Council (<http://www.aeanet.org/aeanet/>).

The.Commonwealth coalition was formed to promote Massachusetts as the best place in the world in which to start and grow information technology companies, conduct IT research and development, invest in IT products and companies, and access world-class technical and business talent. The site serves as a portal for organizing associations, affiliate organizations, sponsors, media partners, spokespeople, and others. It includes news, company profiles, events and resources, and "capital corner."

The Massachusetts Micro-Enterprise Coalition

c/o MACDC, 99 Chauncy St. 5th Floor, Boston, MA 02111

Phone: 617/426-0303; Fax: 617/426-0344

mmec@massmicroec.org

<http://www.massmicroec.org>

The Massachusetts Micro-Enterprise Coalition is an alliance of non-profit and quasi-public micro-enterprise development programs, micro-entrepreneurs and supporters of micro-enterprise development. The MMEC represents a cross-section of communities across Massachusetts seeking a stronger voice and greater support for the micro-enterprise sector, the fastest growing economic sector in the region.

Massachusetts Technology Development Corporation

148 State Street, Boston, MA 02109

Phone: 617/723-4920; Fax: 617/723-5983

<http://www.mtdc.com/>

The Massachusetts Technology Development Corporation, a leading edge venture capital firm that addresses the "capital gap" for start-up and expansion of early-stage technology companies operating in the Commonwealth of Massachusetts. MTDC has invested in many of Massachusetts' most promising new technology-based companies.

The Web Directory

<http://www.townstuff.com/>

The Web Directory is a central telephone and web directory system for Massachusetts. It is organized by community and is expandable to county or state. This directory lists all 300,000 community and business addresses and telephone numbers, in an easy to use format, making it the best resource for finding just about everything in Massachusetts. Currently there are 31,000 local Massachusetts business and organization web sites that describe in varying detail, the products and services they provide. In addition, the site provides access to community businesses by industry.

STATE AGENCIES AND GOVERNMENT SPONSORED ASSISTANCE

Business Assistance Resource Center

Patricia Harney, Corporations Division, Office of the Secretary of the Commonwealth

One Ashburton Place, Room 1710, Boston, MA 02108

Phone: 617/727-2853

Secretary of State Galvin developed the Business Assistance Resource Center as part of his "One Stop Shopping Program." The center offers a wide variety of information and forms for the small business owner concerning legal requirements for doing business in the Commonwealth. The information is gathered from a number of agencies including but not limited to Department of Employment and Training, Department of Industrial Accidents, Department of Revenue, the Internal Revenue Service, the Massachusetts Office of Business Development, and the Attorney General's Office.

General Services Administration

Boston Office: 617/565-8100

Regional offices of the General Services Administration offer business counseling as well as provide a gateway for federal contracting opportunities.

State Office of Minority and Women Business Assistance (SOMWBA)

10 Park Plaza, Suite 3740, Boston, MA 02116

Phone: 617/973-8692; Fax: 617/973-8637

<http://www.state.ma.us/somwba/>

Provides state and federal Disadvantaged Business Enterprise certification and SOMWBA certification for women and minority-owned businesses that meet all state and federal requirements and services for those businesses. Certification allows businesses to participate in certain state and federal business assistance programs. In addition to certification, SOMWBA also provides procurement and marketing services, publishes a quarterly newsletter, Certified Business Bulletin and conducts advocacy work.

US Small Business Administration (Massachusetts)

10 Causeway Street, Room 265, Boston, MA 02222-1093

<http://www.sba.gov/regions/states/ma/>

The US Small Business Administration (SBA) in Boston aims "to make the relationship between business and government more productive." Their web site provides contacts useful for those in small business, such as Small Business Development Centers, preferred/certified lenders, and Business Information Centers (BIC).

Boston BIC: 617/565-5590

One-stop shopping for information, education and training for entrepreneurs. Operates under the direction of the Massachusetts SBA. Provides free on-site counseling, training courses, workshops, as well as other business start-up and development related resources, such as computer software, CD ROMs, books and videotapes.

Massachusetts Small Business Development Centers

<http://msbdc.som.umass.edu/>

The Massachusetts Small Business Development Centers (MSBDC) mission is to: engage in individual counseling, training and economic development activities that contribute to the improvement of the economic climate for small businesses in the Commonwealth of Massachusetts. The MSBDC has five regional offices in Massachusetts: Central, Metro Boston, Northeastern, Southeastern, and Western. The MSBDC has three specialty centers: the Massachusetts Export Center, the Minority Business Assistance Center, and the Procurement Technical Assistance Center.

MSBDC, Metro Boston

<http://www.bc.edu/centers/sbdc/>

Boston College, 142 Beacon Street, Chestnut Hill, MA 02467

Phone: 617/552-4091; Fax: 617/552-2730

The Metro Boston Regional Center at Boston College provides free one-to-one counseling to prospective and existing small businesses on topics such as business plan development, conventional and non-conventional financing, cash flow analysis, organizational and personnel issues, and marketing. Training programs are offered for a nominal fee on a wide variety of management issues.

Minority Business Assistance Center

100 Morrissey Boulevard Boston, MA 02125-3393

Phone: 617/287-7750; Fax: 617/287-7767

<http://www.sbdc.umb.edu/>

The Minority Business Assistance Center (MBAC) helps entrepreneurs who are looking for ways to improve the general administration and operation of their business, often seeking outside advice to help deal with particular challenges. Free management counseling, in English and Spanish is offered, as are workshops (also often free). Other services offered include: Developing more effective business plans; Business organization and structure; Reporting requirements; Goal formation and achievement; Import/export resource identification; Management information systems and computer investment and use; Personnel management, hiring, and staff development; Policies and procedures; Strategic business planning; Time Management; and Total Quality Management.

Massachusetts Office of Technical Assistance for Toxics Use Reduction

251 Causeway Street, Suite 900, Boston, MA 02114-2136

Phone: 617/626-1060; Fax: 617/626-1095

Works with businesses, municipalities, and others to help them reduce or eliminate their use of toxics and generation of hazardous byproducts. OTA promotes environmental compliance through toxics use reduction and other pollution prevention techniques.

NON-GOVERNMENT BASED ASSISTANCE

Center for Women and Enterprise

Renaissance Park, 1135 Tremont Street Suite 480, Boston, MA 02120

Phone: 617/536-0700; Fax: 617/536-7373

<http://www.cweboston.org/>

The Center for Women & Enterprise (CWE) is a regional economic development organization, with offices in Boston and Worcester, Massachusetts and Providence, Rhode Island. CWE offers courses, workshops, individualized consulting, and access to debt and equity capital to entrepreneurs at every stage of business development. As a non-profit, charitable organization, CWE provides its services on a sliding scale basis in order to serve all women, regardless of their ability to pay. CWE's programs and services are open to everyone (including men), but the organization makes special efforts to target low to moderate-income women, especially in the inner city. CWE works with aspiring, emerging and accomplished women entrepreneurs; 60% of clients are in the start-up stages and 40% are seeking to expand their existing businesses.

Service Corps of Retired Executives (SCORE)

<http://www.score.org/>

Boston Chapter 0020: 10 Causeway Street, Room 265, Boston, MA 02222-1093

Phone: 617/565-5591; Fax: 617/565-5597;

Boston-SCORE-20@worldnet.att.net

NE MA Chapter 0411

c/o Danvers Savings Bank, 100 Cummings Ctr, Suite 101 K, Beverly, MA 01915
Phone: 978/922-9441

The SCORE Association, (Service Corps of Retired Executives) “Counselors to America’s Small Business”, is a nonprofit association comprised of 10,500 volunteer business counselors throughout the U.S. and its territories. There are 389 SCORE chapters in urban, suburban and rural communities. SCORE members are trained to serve as counselors advisors and mentors to aspiring entrepreneurs and business owners. These services are offered at no fee, as a community service. SCORE chapters nationwide provide more than 5,500 local workshops and seminars for modest fees. Small business topics include Developing a Business Plan, Financial Management Techniques, Starting Your Home-based Business and Taking Your Business Global.

Working Capital

99 Bishop Allen Drive, Cambridge, MA 02139
Phone: 617/576-8620; Fax: 617/576-8623
<http://www.workingcapital.org/>

Working Capital is a non-profit organization providing a comprehensive program of business development services to self-employed entrepreneurs of limited means. They offer loans from \$500 to \$25,000, business education, including a self-directed 20-part business curriculum, workshops, seminars, and one-on-one counseling, and networking opportunities.

Women’s Enterprise Initiative (WEI)

City of Newton, of Planning and Development Department, 1000 Commonwealth Avenue,
Newton, MA 02459
Phone: 617/796-1139; Fax: 617/796-1142
dbailey@newtonma.gov

<http://www.ci.newton.ma.us/planning/econ/wei.htm>

WEI, a collaboration of Pine Manor College, New England Women Business Owners, and City of Newton, assists women in developing successful businesses through forums. The WEI Forums provide women with an opportunity to have their business plans critiqued and prepare them to launch a business idea or expand upon an existing one. All women, regardless of the type of business or level of success they envision for themselves, are welcome to submit their business plan for review. The Business Plan Forums allow an entrepreneur to present her business plan for evaluation by a panel of financial, legal, and marketing experts for feedback. The audience, comprised of business people and consumers, are also invited to give feedback and pose their own questions to the panel. WEI’s goal for the forums is not only to provide intensive help to each presenter whose plan shows promise, but also to serve as both a networking and educational event for those who attend.

Americans with Disabilities Act, New England Technical Assistance Center

New England Office: University of Southern Maine, Muskie Institute of Public Affairs

96 Falmouth Street, Portland, ME 04103

Jennifer Eckel: Phone: 800/949-4232; Fax: 207/874-6529

<http://www.adaptenv.org/neada/default.asp>

Technical Assistance Center: 800/949-4232 (Voice/T*TY).

The Center provides free technical assistance on all aspects of complying with the Americans with Disabilities Act, Monday through Friday, 9:00 AM-5:00 PM. Businesses, individuals, schools, architects, non-profits and state and local governments can call for information on what is required, who is covered and how to work through specific questions on employment, architectural access, services for the public and other areas.

EPA Small Business Assistance Program Information

<http://www.epa.gov/ttn/sbap/>

Rick Reibstein

Director of SBAP Technical Program

100 Cambridge St., Suite 2109

Boston, MA 02202

rick.reibstein@state.ma.us 617/626-1083

Nancy Wrenn

Department of Environmental Protection

1 Winter Street

Boston, MA 02108

nwrenn@state.ma.us 617/292-5587

The Clean Air Act Amendments of 1990 required that all States develop a program to assist small businesses in meeting the requirements of the Act. EPA has established its own Small Business Assistance Program (SBAP) to provide technical assistance to these State small business programs.